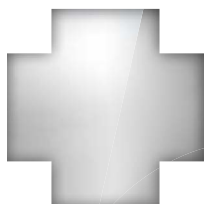


Health Insurance for Now and Whatever Is Next.



**AmeriHealth Caritas Next Silver
+ Free Telemedicine + Free
Preventive Care + Healthy Rewards
Limited Cost Sharing Plan**

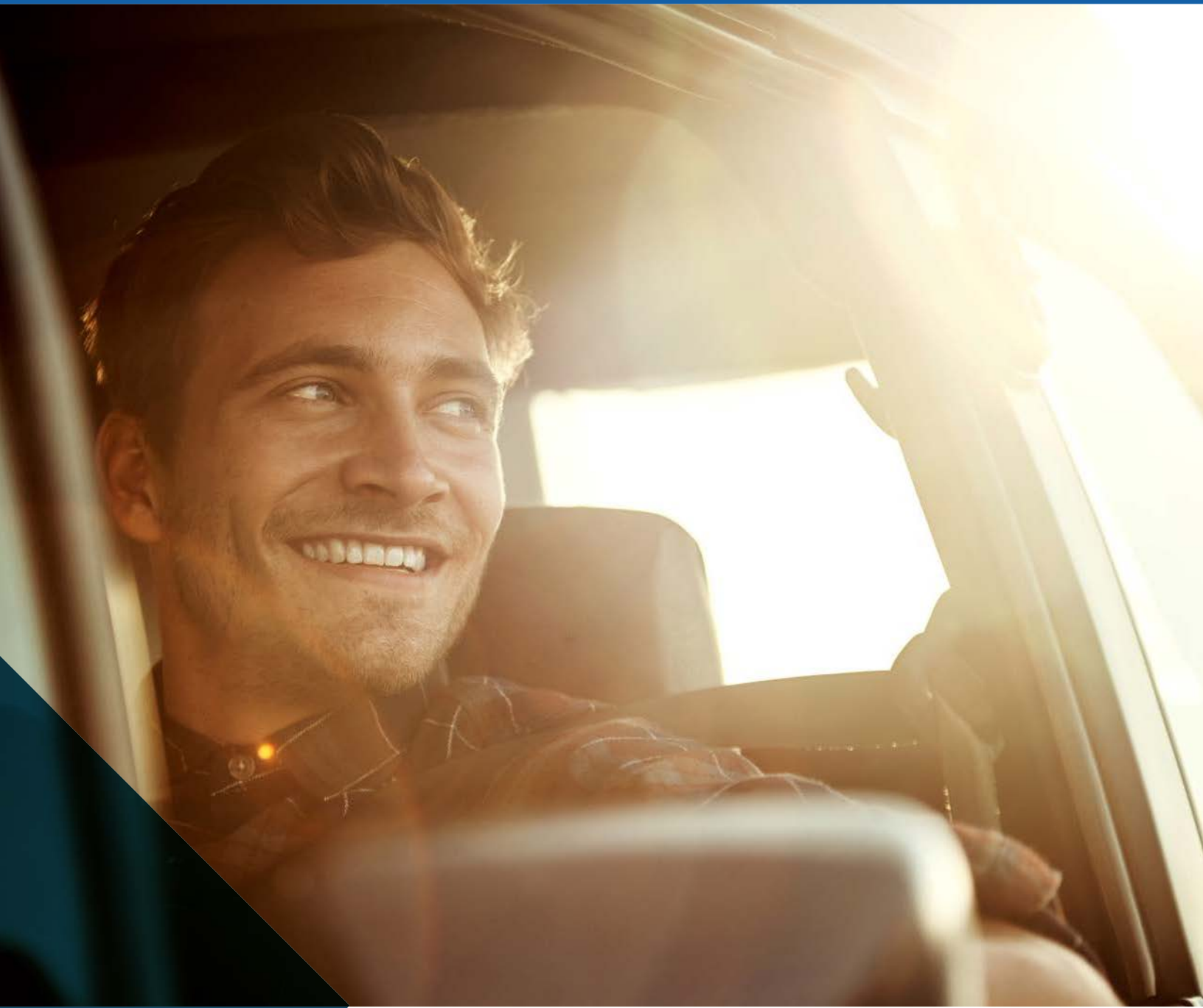
What you need to know to choose
the health plan that is best for you



AmeriHealth CaritasSM
Next

A product of AmeriHealth Caritas North Carolina, Inc.

www.amerhealthcaritasnext.com/nc



Welcome to AmeriHealth Caritas Next

We are excited to have you as a new member!

Our health plan focuses on getting you and your family the care you need to help you stay healthy.

Our mission is simple: We help people get care, stay well, and build healthy communities. See what's next for you.

What's inside

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What you can expect as a member

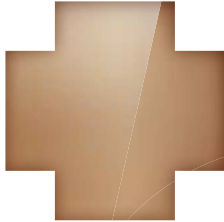
Our Member Services team can help answer questions about your benefits.

- Members have access to bilingual staff.
- Our Rapid Response and Outreach Team can help you find a health care provider and schedule appointments.
- Members have access to health education to promote healthier lifestyles.
- Our member portal and mobile apps can help you monitor your health, including care and medicines.
- Members ages 15 – 64 can get a WW® (formerly Weight Watchers) online membership at no cost for up to six months (up to a \$250 value).
- Our Bright Start® maternity program can help you have a healthy pregnancy and baby! This special program helps pregnant members make healthy choices with the ultimate goal of having a healthy, full-term baby.
- Get telehealth appointments at no cost to members. AmeriHealth Caritas Next Telemedicine can connect you to a health care professional 24 hours a day, seven days a week for medical care you need that is not an emergency.

This is a short list of benefits and services for our members. For more information, please visit www.amerhealthcaritasnext.com/nc or call Member Services at **1-833-613-2262 (TTY 1-844-214-2471)**.

What we offer

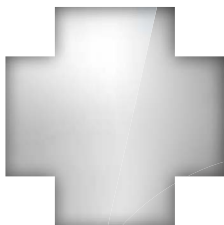
Find the plan that fits with your health needs and budget.



Bronze:

The plan with the lowest monthly premium. This plan will work best if you think you will not need a lot of health care services.

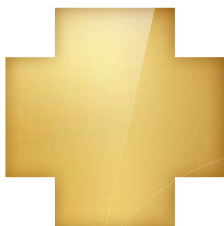
- Pay the lowest monthly premium.
- This will be the highest cost when you get health care services.



Silver:

The plan that divides the cost between the monthly premiums and out-of-pocket costs when you get health care services.

- Pay a mid-range monthly premium.
- This will be the mid-range cost when you get health care services.



Gold:

The plan that has a higher monthly premium but offers you lower out-of-pocket costs. This plan will work best if you need regular health care services.

- Pay a higher monthly premium.
- This will be the lowest cost when you get health care services.



PLAN OVERVIEW: AmeriHealth Caritas Next Silver + Free Telemedicine + Free Preventive Care + Healthy Rewards Limited Cost Sharing Plan

What's covered	
Individual deductible	\$5,800
Family deductible	\$11,600
Individual out-of-pocket maximum	\$8,900
Family out-of-pocket maximum	\$17,800
Specialist referral needed	No
Coinsurance	40%
Primary care	\$40 copay per visit*
Specialist care	\$80 copay per visit*
Preventive care	No charge*
Urgent care	\$60 copay per visit*
Emergency room	40% coinsurance after deductible
Inpatient hospital	40% coinsurance after deductible*
Outpatient hospital	40% coinsurance after deductible*
Outpatient surgery	40% coinsurance after deductible*
Behavioral health services	\$40 copay per visit* for outpatient services 40% coinsurance after deductible* for inpatient services

Prescription benefits	
Generic drugs	\$20 copay per prescription*
Preferred brand drugs	\$40 copay per prescription*
Nonpreferred brand drugs	\$80 copay per prescription after deductible*
Specialty drugs	\$350 copay per prescription after deductible*

Cost sharing and deductibles are waived at Indian Health Care Providers (IHCP) or with IHCP referral at a non-IHCP.

Not sure what the difference between a copay and coinsurance is?

The set rate that you pay when you pick up a prescription or visit your provider is your copay. The percentage of the cost that you pay after you have met your deductible is your coinsurance.

Source: Healthcare.gov, <https://www.healthcare.gov/glossary/>

*In-network services and providers only

For additional information on renewing, canceling, terminating, limitations, modifications, or exclusions in benefits or coverage, please visit www.amerhealthcaritasnext.com/nc for our Evidence of Coverage and Summary of Benefits and Coverage.

Pediatric vision benefits

AmeriHealth Caritas Next offers a vision benefit for our pediatric members.

Children's eye exam — limited to one exam per year*

Children's glasses — limited to one pair of children's glasses per year*

*In-network services and providers only

Your provider will let you know what frames are covered under your health plan.



Member resources

Member Handbook

This document provides you with the full details of your plan, including what it covers, how it works, plan costs, and answers to many other questions you may have. If you don't want to read the entire **Member Handbook**, you can find much of the information you need in the **Summary of Benefits and Coverage**.

Summary of Benefits and Coverage

This highlights your health plan benefits. It is a quick-reference document to find covered benefits and services, copays, and other out-of-pocket costs.

Formulary

This is a list of medicines (drugs) that a plan covers. Use this document to see if your medicines are covered, which drug tier they are in, and what your copay or coinsurance will be. The formulary is available online and is updated throughout the year.

Provider Directory

This document helps AmeriHealth Caritas Next members find health care providers, hospitals, or other health care facilities in our network. Use this document to find out more about choosing a provider and what to do in a medical emergency.

Pharmacy Directory

This makes it easy for you to find a pharmacy in our network. Even when you travel out of state, you can find a pharmacy in our nationwide network by using the pharmacy directory. We work with our network pharmacies to provide prescription drugs to plan members.

Easy ways to find the information you need

Online

Visit www.amerhealthcaritasnext.com/nc to find useful information about your plan in just a few clicks. It's the fastest way to view your **Member Handbook**; access the formulary; and search for doctors, pharmacies, hospitals, urgent care centers, and emergency facilities within our network.

You can also create an online account through our member portal and download our mobile app.

On the phone

Call Member Services to ask about your covered benefits; get help finding a provider, changing your provider, or finding a specialist; or find out anything else you want to know about your health plan.

1-833-613-2262 (TTY 1-844-214-2471)

Call us Monday to Friday from 8 a.m. to 8 p.m.

What comes next for you and your family?

Now that you have decided that we can support your life needs of today and tomorrow, complete your AmeriHealth Caritas Next enrollment application.

Check the mail for your member ID card and welcome kit.

You will need your member ID card when visiting a provider or picking up a prescription. Your welcome kit will include important documents, including your member ID card and instructions on how to choose a primary care provider (PCP). Be sure to keep these materials in a safe place where you can reach them easily.







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